

United States Bankruptcy Court
District of Arizona

In re:
CATHERINE ANNE WILLIAMSON
Debtor

Case No. 15-15653-PS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0970-2
Date Rcvd: Mar 11, 2024

User: admin
Form ID: 3180W

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Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2024:

Recip ID	Recipient Name and Address
db	+ CATHERINE ANNE WILLIAMSON, 2272 S. MCCLELLAND PL., CHANDLER, AZ 85286-7632
aty	+ MICHAEL D MAZUR, MAZUR & BROOKS, A PROFESSIONAL LAW CORP, 2355 RED ROCK STREET SUITE 100, LAS VEGAS, NV 89146-3106
sp	+ MARK WESBROOKS, THE WESBROOKS LAW FIRM, 8151 E INDIAN BEND ROAD, SUITE 115, SCOTTSDALE, AZ 85250-4826
intp	+ Robert Williamson III, Wesbrooks Law Firm PLLC, 15396 N. 83rd Ave., Ste. C100, Peoria, AZ 85381-5627
cr	Truist Bank, RVW 3034, Richmond, VA 23261
cr	+ UNITED STATES OF AMERICA (IRS), US Attorney's Office, 40 N Central Ave, Suite 1800, Phoenix, AZ 85004 UNITED STATES 85004-0932
cr	Victoria Gunvalson, c/o Fennemore Craig, P.C., Nancy J. March, One S.Church Avenue, Suite 1000 Tucson, AZ 85701-1627
14460756	+ ALLIED COLLECTION SERV, 3080 S DURANGO DR STE 20, LAS VEGAS, NV 89117-9193
14460752	+ ANITA RENNER, 12224 E BIRCHWOOD PLACE, CHANDLER, AZ 85249-5134
14460754	+ ARDEN PARK HOA, PO BOX 60668, PHOENIX, AZ 85082-0668
14460753	+ BAILUS COOK & KELESIS, LTD, 517 SOUTH 9TH STREET, LAS VEGAS, AZ 89101-7010
14460750	+ CALIFORNIA BUSINESS BU, 4542 RUFFNER ST STE 160, SAN DEIGO, CA 92111-2238
14460667	+ DESCACCA GLASSWARE 1, SOURCE, 81 W BOSTON, CHANDLER, AZ 85225-7801
13913484	+ JPMorgan Chase Bank, N.A., David W. Cowles, 2525 E. Camelback Rd, Ste 700, Phoenix, AZ 85016-4229
14460422	+++ NEIGHBORHOOD CREDIT UN, PO BOX 803476, Dallas TX 75380-3476
14460419	+ NET REP MARKETING, 840 S RANCHO DRIVE, SUITE 4316, LAS VEGAS, NV 89106-3837
13873280	+ Rui Credit Services In, 1305 Walt Whitman Rd Ste, Melville NY 11747-4849
14460420	+ STAN, JOHNSON-COHEN/JOHNSON, LLC, 255 E WARM SPRINGS ROAD, LAS VEGAS, NV 89119-4233
13898462	SunTrust Mortgage, Inc., Bankruptcy Department RVW 3034, PO Box 27767 Richmond, VA 23261
14460417	TATE & KIRLIN ASSOCIATES, 2810 SOUTHHAMPTON ROAD, PHILADELPHIA, PA 19154-1207
17110663	Truist Bank, Bankruptcy Department 306-40-04-95 PO Bo, Richmond, VA 23261
14460418	+++ VICTORIA GUNVALSON, 31 DARTMOUTH LANE, COTO DE CAZA, CA 92679-5018

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: mail@rexandersonlaw.com	Mar 11 2024 23:03:00	Rex C. Anderson, Law Office of Rex C. Anderson, P.C., Suite B111-471, 15029 N. Thompson Peak, Scottsdale, AZ 85260-2217
tr	Email/Text: ecfmailclient@ch13bk.com	Mar 11 2024 23:02:00	RUSSELL BROWN, Chapter 13 Trustee, 3838 N Central Ave, Ste 800, Phoenix, AZ 85012-1965
smg	EDI: AZDEPREV.COM	Mar 12 2024 02:48:00	AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION, 1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
md	+ Email/Text: mail@rexandersonlaw.com	Mar 11 2024 23:03:00	Rex C Anderson, LAW OFFICE OF REX C ANDERSON PC, 15029 N THOMPSON PEAK PARKWAY, SUITE B111-471, SCOTTSDALE, AZ 85260-2217
cr	+ Email/Text: bankruptcy@bbandt.com	Mar 11 2024 23:03:00	SunTrust Bank, Bankruptcy Department, VA - RVW - 3034, P.O. BOX 27767, RICHMOND, VA 23261-7767

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cr	+ Email/Text: bankruptcy@bbandt.com	Mar 11 2024 23:03:00	SunTrust Mortgage Inc., 1001 Semmes Avenue, Richmond, VA 23224-2245
13873271	Email/PDF: bncnotices@becket-lee.com	Mar 11 2024 23:10:50	AMERICAN EXPRESS, P.O. BOX 297879, Fort Lauderdale FL 33329-7879
14460751	+ Email/PDF: bncnotices@becket-lee.com	Mar 11 2024 23:23:45	AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
13873272	+ EDI: AZDEPREV.COM	Mar 12 2024 02:48:00	ARIZONA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION FIELD 1011, 1600 W MONROE 7TH FLOOR, Phoenix AZ 85007-2612
13873273	+ EDI: BANKAMER	Mar 12 2024 02:48:00	Bk Of Amer, Po Box 982238, El Paso TX 79998-2238
13873274	+ EDI: CITICORP	Mar 12 2024 02:48:00	Cbna/SEARS, Po Box 6283, Sioux Falls SD 57117-6283
14460755	Email/Text: litigation@dallascounty.org	Mar 11 2024 23:02:00	DALLAS COUNTY TAX, ASSESSOR, PO BOX 139066, DALLAS, TX 75313-9066
13873279	EDI: CITICORP	Mar 12 2024 02:48:00	Mcydsnb, 9111 Duke Blvd, Mason OH 45040
14031706	EDI: Q3G.COM	Mar 12 2024 02:48:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13873277	+ EDI: IRS.COM	Mar 12 2024 02:48:00	IRS, P O BOX 7346, Philadelphia PA 19101-7346
13873275	EDI: JPMORGANCHASE	Mar 12 2024 02:48:00	Chase Card, Po Box 15298, Wilmington DE 19850
13873278	EDI: JPMORGANCHASE	Mar 12 2024 02:48:00	Jpm Chase, Po Box 24696, Columbus OH 43224
13987844	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 11 2024 23:03:00	Midland Funding, LLC, PO Box 2011, Warren MI 48090-2011
14039266	EDI: PRA.COM	Mar 12 2024 02:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13873281	+ Email/Text: bankruptcy@bbandt.com	Mar 11 2024 23:03:00	Suntrust Mortgage/Cc 5, 1001 Semmes Ave, Richmond VA 23224-2245
13873282	+ EDI: SYNC	Mar 12 2024 02:48:00	Syncb/Care Credit, 950 Forrer Blvd, Kettering OH 45420-1469
13873276	EDI: USBANKARS.COM	Mar 12 2024 02:48:00	Elan Financial Service, 777 E Wisconsin Ave, Milwaukee WI 53202
13873283	+ Email/Text: bkfilings@zwickerpc.com	Mar 11 2024 23:03:00	ZWICKER & ASSOCIATES, P.C., 1225 W. WASHINGTON STREET, STE. 110, Tempe AZ 85288-1237

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		AMERICAN EXPRESS CENTURION BANK
cr		BANK OF AMERICA
cr		Bank of America, National Association, as Assignee
cr		JPMORGAN CHASE BANK NA
cr		Truist Bank, successor by merger to SunTrust Bank
14460668		HOSPITAL H SAN JOSE DEL CABO, CARRETERA TRANSPENISULAR KM 24.5, FRACCION C-1, COL. CERRO, COLORADO, SAN JOSE DEL CABO, B.C.S., CP, 23406
14460421		MEDICA LOS CABOS, ZARAGOZA S-N, COL. 5 DE, FEBRERO, SAN JOSE DEL CABO, BAJA, CALIFORNIA SUR
aty	*	RUSSELL BROWN, Chapter 13 Trustee, 3838 N Central Ave, Ste 800, Phoenix, AZ 85012-1965
cr	*+	Suntrust Mortgage, Inc, Bankruptcy Department RVW 3034, PO Box 27767, Richmond, VA 23261-7767
cr	*+	Suntrust Mortgage, Inc, Bankruptcy Department RVW 3034, PO Box 27767, Richmond, VA 23261-7767

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2024 at the address(es) listed below:

Name	Email Address
ANNE ELIZABETH NELSON	on behalf of Creditor UNITED STATES OF AMERICA (IRS) anne.nelson@usdoj.gov Melissa.Beickert@usdoj.gov,CaseView.ECF@usdoj.gov
ANTHONY W. AUSTIN	on behalf of Creditor Victoria Gunvalson aaustin@fennemorelaw.com gkbacon@fclaw.com
DAVID WINTHROP COWLES	on behalf of Creditor JPMORGAN CHASE BANK NA ecf@tblaw.com gxh@tblaw.com
HELEN ELIZABETH WELLER	on behalf of Creditor Dallas County Dora.Casiano-Perez@lgbs.com dallas.bankruptcy@lgbs.com
LEONARD 3 MCDONALD, JR.	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION ecf@tblaw.com
LEONARD J. MCDONALD, JR.	on behalf of Creditor Bank of America National Association, as Assignee to Banc of America Mortgage Capital Corporation ecf@tblaw.com
LEONARD J. MCDONALD, JR.	on behalf of Creditor BANK OF AMERICA ecf@tblaw.com
LEONARD J. MCDONALD, JR.	on behalf of Creditor Truist Bank ecf@tblaw.com
MARK WESBROOKS	on behalf of Plaintiff ROBERT LANCASTER WILLIAMSON III wesbrooksefax@gmail.com
MARK WESBROOKS	on behalf of Plaintiff CATHERINE ANNE WILLIAMSON wesbrooksefax@gmail.com
MARY K. FARRINGTON-LORCH	on behalf of Creditor AMERICAN EXPRESS CENTURION BANK MaryKFL@farringtonlorchlaw.com ecf@farringtonlorchlaw.com
NATHAN FREDERICK JONES SMITH	on behalf of Creditor Truist Bank successor by merger to SunTrust Bank nathan@mclaw.org, AZ_ECF@mclaw.org,cvalenzuela@mclaw.org
NATHAN FREDERICK JONES SMITH	on behalf of Creditor Bank of America National Association, as Assignee to Banc of America Mortgage Capital Corporation nathan@mclaw.org, AZ_ECF@mclaw.org,cvalenzuela@mclaw.org
RUSSELL BROWN	on behalf of Trustee RUSSELL BROWN ecfmailclient@ch13bk.com
RUSSELL BROWN	ecfmailclient@ch13bk.com
Rachel Elizabeth Flinn	on behalf of Trustee RUSSELL BROWN rflinn@ch13bk.com dsmith@ch13bk.com

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U.S. TRUSTEE

USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 17

Information to identify the case:Debtor 1 **CATHERINE ANNE WILLIAMSON**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4557

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court District of Arizona

Case number: 2:15-bk-15653-PS

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:CATHERINE ANNE WILLIAMSON
aka CATHERINE WAKEM WILLIAMSON3/11/24**By the court:** Paul Sala
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.